

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18–30162–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francis D Avella
aka Frank Avella
4306 Newkirk Avenue
Apartment#1
North Bergen, NJ 07047

Social Security No.:

xxx-xx-7255

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 3/20/25

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ
07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Herbert B. Raymond, Debtor's Attorney,
period: 2/1/2025 to 2/18/2025

COMMISSION OR FEES

\$875.00

EXPENSES

\$700.00.

If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: Pot Plan

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 20, 2025

JAN:

Jeanne Naughton
Clerk

In re:
Francis D Avella
Debtor

Case No. 18-30162-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 20, 2025

User: admin
Form ID: 137

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Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db	+ Francis D Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710
aty	+ Kevin McDonald, 216 Haddon Ave., Ste. 406, Westmont, NJ 08108-2812
cr	+ Specialized Loan Servicing, LLC as servicer for De, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713
cr	+ The Bank of New York Mellon, f/k/a The Bank of New, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517805018	Bank of America, PO Box 220411, Greensboro, NC 27420
517805024	+ Beatrice Avella, 4306 Newkirk Avenue, Apartment#1, North Bergen, NJ 07047-2710
517805025	+ Buckley Madole PC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517805026	Countrywide Home Loans, PO Box 660694, Dallas, TX 75266-0694
517805028	+ Countrywide Home Loans, Inc., PO Box 10221, Van Nuys, CA 91410-0221
517805030	+ Crown Bank, 273 Brick Boulevard, Brick, NJ 08723-7167
517805031	+ Crown Bank, 27 Prince Street, Elizabeth, NJ 07208-3265
517805029	+ Crown Bank, PO Box 130, Brick, NJ 08723-0130
517805037	+ Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548
517805038	Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528
517805039	+ Hill Wallack, Attorneys At Law, 202 Carnegie Center, Princeton, NJ 08540-6239
517805050	+ McCalla Raymer Leibert Pierce LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517805051	+ McCalla Raymoer Leibert Pierce ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517805052	+ McCalla Raymoer Leibert Pierce LLC ESQ, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517805053	+ Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387
517805054	+ Ms. Michelle Tawil, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387
517890483	+ NJCLASS, Po Box 548, Trenton NJ 08625-0548
517805056	+ New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548
517805057	+ New Jersey Higher Education, PO Box 540, Trenton, NJ 08625-0540
517805058	New Jersey Higher Education, PO Box 528, Trenton, NJ 08625
517805055	New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385
517805061	+ Nicole Avella, 4306 Newkirk Avenue, North Bergen, NJ 07047-2710
517805072	+ SLS, PO Box 11023, Orange, CA 92856-8123
517805087	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 267, Trenton, NJ 08695
517805067	Select Portfolio Servicing, 338 S. Warminster Road, One Conti Park, Suite 31, Hatboro, PA 19040
517805075	Specialized Loan Servicing, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
517805077	+ Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219
517805082	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269
517805088	+ Superior Court of New Jersey, Law Division , Special Civil Part, 595 Newark Avenue, Rm 711, Ref # DC-008892-18, Jersey City, NJ 07306-2394
517805089	+ Tawil Physical Therapy, 8701 Kennedy Boulevard, North Bergen, NJ 07047-4387

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 20 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino

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			Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpre03.ne.ecf@usdoj.gov	Feb 20 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	Deutsche Bank National Trust Company, as Trustee f, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
cr	^ MEBN	Feb 20 2025 20:56:45	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
517805013	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070
517805015	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	BAC Home Loan Servicing, PO Box 31785, Tampa, FL 33631-3785
517805016	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	BAC Home Loan Servicing Inc., PO Box 650070, Dallas, TX 75265-0070
517805017	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 21 2025 06:21:44	Bank of America, PO Box 660933, Dallas, TX 75266-0933
517805022	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	Bank of America, PO Box 53137, Phoenix, AZ 85072-3137
517805023	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 20 2025 21:13:00	Bank of America, 100 North Tron Street, Charlotte, NC 28255-0001
517805021	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	Bank of America, Attn: Recovery Department, PO Box 2278, Norfolk, VA 23501-2278
517805020	Email/Text: mortgagebkcorrespondence@bofa.com	Feb 20 2025 21:13:00	Bank of America, 475 Crosspoint Parkway, PO Box 9000, Getzville, NY 14068-9000
517805019	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	Bank of America, PO Box 30770, Tampa, FL 33630-3770
517805027	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2025 21:10:00	Countrywide Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
518394886	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
517805034	Email/Text: mrdiscen@discover.com	Feb 20 2025 21:11:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
517805033	Email/Text: mrdiscen@discover.com	Feb 20 2025 21:11:00	Discover Card, PO Box 30953, Salt Lake City, UT 84130
517832837	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
519233699	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517805035	Email/Text: mrdiscen@discover.com	Feb 20 2025 21:11:00	Discover Card, PO Box 5021, Sandy, UT 84091-5021
517805032	Email/Text: mrdiscen@discover.com	Feb 20 2025 21:11:00	Discover Card, PO Box 5014, Sandy, UT 84091
517805036	+ Email/Text: mrdiscen@discover.com	Feb 20 2025 21:11:00	Discover Card, PO Box 6103, Carol Stream, IL 60197-6103
517805046	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 20 2025 21:13:00	IRS, ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121
520371186	+ Email/Text: mtgbk@shellpointmtg.com	Feb 20 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage,

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			Servicing, PO Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520371185	Email/Text: mtgbk@shellpointmtg.com	Feb 20 2025 21:12:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
517805062	Email/Text: signed.order@pfwattorneys.com	Feb 20 2025 21:12:00	Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
517805063	Email/Text: signed.order@pfwattorneys.com	Feb 20 2025 21:12:00	Pressler, Felt, & Warshaw, LLP ESQ, 7 Entin Road, Parsippany, NJ 07054
517805073	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80128
517805074	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	SLS, PO Box 636005, Littleton, CO 80163-6005
517805080	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	SPS, 10401 Deewood Parkway, Jacksonville, FL 32256-5007
517805081	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
517805086	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 20 2025 21:12:00	State of New Jersey, Division of Taxation, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08646
517805083	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 20 2025 21:12:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
517805064	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	Select Portfolio Services, PO Box 65450, Salt Lake City, UT 84165-0450
517805068	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115
517805069	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 20 2025 21:15:00	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
517805078	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 20 2025 21:13:00	Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
517805084	^ MEBN	Feb 20 2025 20:55:25	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517840617		The Bank of New York Mellon, f/k/a The Bank of New
517805014	*+	BAC Home Loan, PO Box 650070, Dallas, TX 75265-0070
517805048	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO Box 219236, Kansas City, MO 64121
517805044	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21125, Philadelphia, PA 19114
517805045	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Insolvency Operations, PO Box 21126, Philadelphia, PA 19114
517805041	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 57, Bensalem, PA 19020
517805042	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 660169, Dallas, TX 75266
517805047	*+	IRS, PO Box 804527, Cincinnati, OH 45280-4527
517805049	*	IRS Service Center, Holtsville, NY 00501-0002
517805043	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517805040	*	Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081
517805060	*	New Jersey Higher Education, PO Box 528, Trenton, NJ 08625

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517805059	*	New Jersey Higher Education, PO Box 18385, Newark, NJ 07191-8385
517805085	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08695
517805065	*+	Select Portfolio Services Inc., PO Box 65450, Salt Lake City, UT 84165-0450
517805066	*+	Select Portfolio Services LLC, PO Box 65450, Salt Lake City, UT 84165-0450
517805070	*	Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115
517805071	*+	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
517805076	*	Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129
517805079	*	Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129

TOTAL: 1 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing as Servicer for Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as trustee, on behalf of the holders of the Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 dmcdonough@flwlaw.com, NJbkynecf@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Herbert B. Raymond	on behalf of Debtor Francis D Avella herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 Under the Pooling and Servicing Agreement Dated Se mlicker@hinshawlaw.com
Melissa N. Licker	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10 mlicker@hinshawlaw.com
Melissa N. Licker	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for IndyMac INDX Mortgage Loan Trust 2004-AR10, Mortgage Pass-Through Certificates, Series 2004-AR10 as serviced by Specialized Loan Servicing, LLC mlicker@hinshawlaw.com

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Sean O'Brien

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as trustee, on behalf of the holders of the
Alternative Loan Trust 2005-62, Mortgage Pass-Through Certificates Series 2005-62 sean.obrien.1108@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11